Financial Assistance Programs

Manitoba

Building for the Future

106-03292/

A MESSAGE FROM THE MINISTERS:

It is our pleasure to present a new edition of Manitoba's *Financial Assistance Programs* directory. This publication contains an extensive list of business-focused financial programs aimed at individuals and organizations involved in business planning and development.

Please take a moment to review the many financial assistance opportunities available from federal and provincial governments, as well as from non-government agencies. The wide variety of programs you will find in these pages reflects a genuine effort to address the diverse needs of Manitoba's business community.

Many of the program listings featured in this directory are consolidated to minimize the time and energy spent searching for names, numbers and other contact information. As well, program summaries allow you to more effectively target the initiatives that meet your specific needs.

We hope this publication will be a valuable resource for your present and future business endeavours. If you have any questions, please feel free to call our offices for more information

Jim Rondeau, Minister
Manitoba Industry, Economic Development and Mines

Rosann Wowchuk, Minister
Manitoba Agriculture, Food and Rural Initiatives

Manitoba
Building for the Future

January 2006

Note to Reader

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January 2006

TABLE OF CONTENTS

Programs are subject to change without notice. To ensure availability, please contact the program.

PROGRAMS

(MB)=government of Manitoba; (CAN)=government of Canada; (NGO)=non-government organization

Feasibility Studies
Feasibility Studies Program (MB) Page 1
Rural Economic Development Initiative (REDI) Feasibility Studies Component (MB) Page 2

Start Up / Expansion Loans / Guarantees
Assiniboine Credit Union Micro Loan Program (CAN) Page 3
Business Start Program (MB) Page 4
Canada Small Business Financing Program (CAN) Page 6
Canadian Youth Business Foundation (NGO) Page 8
Community & Worker Ownership Program (NGO) Page 9
Knowledge and Growth Loan Fund (CAN) Page 10
Manitoba Industrial Opportunities Program (MB) Page 11
Rural Economic Development Initiative (REDI) Community Works Loans Program (MB) Page 13
Rural Entrepreneur Assistance (REA) (MB) Page 14
The Co-operative Loans and Loans Guarantee Board (MB) Page 15
Women's Enterprise Centre (NGO) Page 16
Young Entrepreneurs Program (MB) Page 17

Equity Capital
ENSIS Growth Fund (NGO) Page 18
Manitoba Community Enterprise Development (CED) Tax Credit Program (MB) Page 20
Manitoba Science & Technology Fund (NGO) Page 21

Special Purpose Loans
Aboriginal Business Canada (CAN) Page 23
Asset-Building Programs (NGO) Page 24
Build-a-Business Program (NGO) Page 25
Business Development Bank of Canada Programs Page 26
Community Futures Development Corporations (CAN) Page 27
Entrepreneurs with Disabilities Program (CAN) Page 28
Louis Riel Capital Corporation (NGO) Page 29
Rural Economic Development Initiative (REDI) Hometown Manitoba (MB) Page 30
SE Self-Employment Program (MB) Page 31
Sustainable Development Innovations Fund (MB) Page 34
The Cooperative Promotion Board (MB) Page 35
The Jubilee Fund (NGO) Page 36
The Worker Co-op Fund (NGO) Page 37
Urban Entrepreneurs with Disabilities Project (NGO) Page 39
Youth Build-a-Business Program Page 40
Youth Business Development Program (NGO) Page 41
Youth Business Loan Fund (NGO) Page 42

Advanced Technology Assistance
Technology Commercialization Program (MB) Page 43

Export / Trade Assistance
Community Investment Support Program (CISP) (CAN) Page 44
Export Development Canada - Accounts Receivable Insurance (CAN) Page 46
Export Development Canada - Financing Services (CAN) Page 47
Export Development Canada - Insurance and Financing Services (CAN) Page 48
Programs for Canadian Exporters to the United States - Export USA (CAN) Page 49
Program for Export Market Development (PEMD) (CAN) Page 51
The Global Market Place (MB) Page 53
Trade Assistance Program (TAP) (MB) Page 55
Trade Routes (CAN) Page 57

Appendix
Canada/Manitoba Business Service Centre / e-Future Centre Page 58
Growing Opportunities (GO) Offices - by Region Page 59
Manitoba Industry, Economic Development and Mines Offices Page 63
Manitoba Business Gateway Website Page 63
Manitoba Intergovernmental Affairs and Trade Offices Page 64

Citizens' Inquiry Service 945-3744 or 945-4796 TDD (Telecommunication Deaf Device)

Published by:
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Telephone: (204) 984-2272 or Toll Free: 1-800-665-2019
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January 2006

Feasibility Studies

Feasibility Studies Program (MB)
Manitoba Industry Economic Development and Mines

Summary
The Feasibility Studies Program is a cost-shared study program whereby the Manitoba government may contribute up to a maximum of 50% of the cost of hiring an independent, arms-length consultant for the purpose of researching and compiling a feasibility study or business plan. This 50% ceiling incorporates the net sum of all provincial and federal cost-shared study assistance received.

Eligibility Criteria
The applicant must be considering an investment in Manitoba that could result in the development of a new and/or expanded manufacturing/processing facility (or related industry) to be located in Manitoba.

Target Audience
Anyone considering a project in Manitoba that could result in a long-term economic benefit to the province. Eligibility requirements also include demonstrated management ability and proof of financial capacity sufficient to complete the proposed project.

Full Description
Along with the completed application form, applicants are required to provide the Department with the company's current financial information and the independent consultants' proposal disclosing in full detail the purpose and scope of the study. The proposal will include details on what precisely is to be done (e.g. financial/market/engineering analysis) and how this is to be accomplished (e.g. methodology). It should also include major underlying assumptions such as the amount and form of background information the applicant will be supplying to the independent consultant. This summary is typically two pages in length.

The applicant will be notified of Departmental approval (or rejection) in writing. **The application for cost-shared assistance must be approved prior to the consultant beginning the assignment (study).**

Contact
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Manitoba Industry, Economic Development and Mines
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Winnipeg, MB R3B 3P4
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Toll Free: 1-800-282-8069 (Manitoba)
Fax: (204) 945-1193
E-mail: amunia@gov.mb.ca

Rural Economic Development Initiative (REDI) Feasibility Studies Component (MB)
Manitoba Agriculture Food and Rural Initiatives

Summary
This program assists rural businesses, local government, local and regional economic development organizations and commercial co-operatives to access reliable research and planning for potential new or expanding business projects. The program is administered by Manitoba Agriculture Food and Rural Initiatives.

Eligibility Criteria
Proposals must be associated with a new or expanding rural or community enterprise located outside Winnipeg and may include:

- a financial analysis
- a market analysis
- an engineering study
- a business plan preparation
- ISO certification

Assistance Provided
The program will provide up to 50% cost-shared funding to hire an independent consultant. Approval for funding must be obtained before proceeding with the study. Upon completion of the study, the applicant must provide the REDI Office with a copy of the consultant's complete report, a short letter from the applicant commenting on the study service provided, and copies of all receipted invoices indicating payment in full. Once these conditions have been met, the approved cost sharing is then paid to the applicant.

Contact
Economic Development Initiatives
915 – 401 York Avenue
Winnipeg, MB R3C 0P8
Phone: (204) 945-2157
Toll Free: 1-800-567-7334 (Manitoba)
Fax: (204) 948-2362 or any of the Department's Growing Opportunities Offices
Website: www.manitoba.ca/agriculture/ri

Start Up/Expansion Loans/Guarantees

Assiniboine Credit Union Micro Loan Program (CAN)
Western Economic Diversification Canada, Assiniboine Credit Union

Eligibility Criteria
The Assiniboine Credit Union Micro Loan Program is specifically designed to benefit people meeting the following criteria:

- Assiniboine Credit Union member in good standing for at least six months
- enrolled in or a graduate of the Self-Employment Benefits Program or similar entrepreneurial program
- referred to Assiniboine Credit Union by Western Economic Diversification, Canada/Manitoba Business Service Centre or SEED Winnipeg Inc.
- operating or about to operate in the Winnipeg area

To be eligible, interested applicants must clearly show a commitment to starting or expanding a small business. This may involve demonstrating a significant time commitment to the start-up or management of the business and some financial stake in the potential or existing business.

Use of Loans
The Assiniboine Credit Union Micro Loan Program provides access to loans for small business start-up or expansion in the Winnipeg area. This could include activities such as:

- getting your product or service ready for sale
- developing or enhancing your product or service
- marketing
- purchasing equipment or other assets
- working capital

Terms and Conditions
The loan terms are designed to be flexible to help maintain adequate cash flow throughout the year. Individual loans are subject to the following terms:

- up to five years for repayment
- loans can range to a maximum of $25,000
- flexible repayment terms at the Assiniboine Credit Union's discretion
- Assiniboine Credit Union makes the final decision on all loan approvals
- interest rates are set at the Assiniboine Credit Union's Prime rate plus a risk premium

This Micro Loan Program is offered in cooperation with Assiniboine Credit Union and is designed to improve access to financing for small businesses starting or expanding in the Winnipeg area.

Contact

Western Economic Diversification Canada
P.O. Box 777
The Cargill Building
250-240 Graham Avenue
Winnipeg, MB R3C 2L4
Phone: (204) 983-4472
Toll Free: 1-888-338-9378
Fax: (204) 984-0360
Website: www.wd-deo.gc.ca

Assiniboine Credit Union
Business and Community Financial Centre
200 Main Street
Winnipeg, MB R3C 2G1
Phone: (204) 958-8588

Business Start Program (MB)
Manitoba Industry Economic Development and Mines

Summary
The Business Start Program is a loan guarantee program with an educational component. The loan guarantee extends to a maximum of $10,000 with an interest rate of prime plus 1% and a one-year deferral of principal repayment.

Eligibility Criteria
A. APPLICANT:

1. Must be a Manitoba resident, age 18 or over, and eligible to work in Canada.
2. Must develop a sound business plan.
3. Must complete a three-day Business Planning Workshop before loan funds will be released.
4. Must contribute equity equal to the amount of the loan guarantee being requested if the business is located in Winnipeg; for businesses outside of Winnipeg, the equity requirement is 50% of the loan amount requested. The equity contribution can be cash or assets for use in the business that have been purchased in the last six months.
5. Must not have owned a similar business in the past 12 months.
6. Must be approved by a participating financial institution after applicant credit rating and debt capacity are considered.

B. NEW BUSINESS:

1. Must be operated in Manitoba.
2. Must be a business created for the purpose of making a profit.
3. Business operations must be outside of the following excluded categories: financial services, insurance, real estate services, professional and primary production (oil and gas, pulp production, mining and farming).
4. Must be starting up or have been operating less than six months prior to applying. A part-time business expanding to full-time is also eligible provided net income from part-time operation was less than $15,000 in the last 12 months.
5. Must be the major source of employment for the applicant. ie. occupies no less than 30 hours per week of applicant's time.
6. Must be a full-time, year round business.
7. Must meet the program's small business definition. ie. less than 20 employees and less than $2 million per year in gross sales (both criteria have to be met in year one).
8. Must be a business that is substantially different from other businesses carried on in Manitoba in the same market area by an associate (spouse, parent or child) of the applicant.

Note: An existing business purchased by a new owner/operator will not be considered a new business.

Educational Component
A three-day Business Planning Workshop is provided free of charge. It is designed for individuals who are considering starting a new business in Manitoba. Topics covered include business plans, financing options, forms of business organizations, financial statements, PST, GST and employee deductions, product definition and marketing strategy. To register for this workshop, please call 984-0037.

Application Process
The Business Start Loan Guarantee Program is administered by participating financial institutions. Application is made through these institutions. An administrative fee of $150 will be charged to successful applicants.

Contact

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Manitoba Industry, Economic Development and Mines
Small Business Development Branch
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Winnipeg, MB R3C 4B3
Phone: (204) 945-7721
Fax: (204) 983-3852
Toll free: 1-800-665-2019
Email: kelly.margaret@cbsc.ic.gc.ca

Western Regional Office
Room 131, 340 9th Street
Brandon, MB R7A 6C2
Phone: (204) 726-6250
Fax: (204) 726-6403

Canada Small Business Financing Program (CAN)

Industry Canada

Summary

The CSBF Program, under the Canada Small Business Financing Act, can assist businesses in obtaining term loans and capital leases of up to $250,000 to help finance fixed asset needs. The loans are made directly by a qualified lender (chartered banks, caisses populaires, Alberta Treasury Branches, most credit unions, many trust, loan and insurance companies) and the leases are issued by participating lessors.

Eligibility Criteria

Most small businesses starting up or operating in Canada -- excluding farming, charitable and religious enterprises -- as long as their estimated annual gross revenues do not exceed $5 million during the fiscal year in which they apply for a loan or a lease. Businesses may be operated as sole proprietorships, partnerships or incorporated companies.

Description

The CSBF Program seeks to increase the availability of loans and capital leases for establishing, expanding, modernizing and improving small businesses in Canada. As of April 1, 2002, in addition to the loan program, a new five-year Capital Leasing Pilot Project was launched to help small businesses access capital lease financing for new or used equipment.

Purpose of Loans

Loan proceeds may be used to finance:

- the purchase or improvement of real property or immovables;
- the purchase of leasehold improvements or improvements to leased property;
- the purchase or improvement of new or used equipment necessary for the operation of the business;
- the one time registration fee equal to 2% of the amount loaned, provided that the individual borrower's loan maximum of $250,000 in total is not exceeded.

Does CSBF exclude any loan purposes?

The following list is not exhaustive. Loan proceeds cannot be used to:

- improve a family dwelling for non-commercial purposes;
- purchase shares;
- finance working capital (finance inventory, accounts receivable, etc.);
- permits and licenses used in the operation of eligible assets;
- franchise fees;
- feasibility studies;
- professional fees (e.g. legal, accounting and appraisal);
- survey costs;
- building permits;
- vehicle for personal use;
- intangibles (i.e research and development costs, prepaid expenses, good will, etc,); or
- purchase real estate for resale.

Borrowing Limits

- The maximum value of loans or leases a borrower may have outstanding under the CSBFA cannot exceed $250,000.
- Loan proceeds may be used to finance up to 90% of the cost of the asset, including non-refundable taxes and duties.

- Note: Lenders are obligated to take security in the assets financed. When financing leasehold improvements or computer software, the lender may take security in other business assets. The lender may take personal guarantees or suretyships not exceeding, in aggregate, 25% of the original amount of the loan. These guarantees or suretyships cannot be secured with personal assets.

Loan Repayment
The period during which a loan must be repaid will generally coincide with the expected economic life of the asset being financed, up to a maximum of 10 years. Installment payments on the loan principal must be scheduled at least annually, but monthly payments are usually called for depending upon arrangements between the borrower and the lender.

Interest Rates
For loans under the CSBFA, borrowers may choose between:

- floating-rate loans, where the interest rate fluctuates with changes in the lender's prime lending rate over the term of the loan, but cannot be more than 3% over the lender's prime lending rate;
- fixed-rate loans, where the interest rate is fixed for the term of the loan, but cannot be more than 3% over the lender's residential mortgage rate for the applicable term.

This 3% includes an administration fee of 1.25% payable by the lender to the government annually.

A loan can be prepaid or the interest rate can be converted to a fixed or floating rate. The lender may charge a penalty for the prepayment or conversion of the loan.

Other Costs
Lenders are required to pay a one-time loan registration fee to the government equal to 2% of the amount loaned. The fee is recoverable from borrowers who may reimburse the lenders when their loans are advanced or have the amount of the fee added to their loan balances, provided that the individual borrower's loan maximum of $250,000 in total is not exceeded.

Who issues these loans?
Chartered banks, caisses populaires, Alberta Treasury Branches, most credit unions, and many trust, loan and insurance companies are authorized to make loans directly to small business enterprises. Lenders are required to make CSBF loans with the same care as in the conduct of their ordinary business, that is: to assess credit worthiness and draw up agreements following normal lending practice and to administer the loans in accordance with specific program requirements.

Where to Apply
Contact the participating lender of your choice to find out more about the CSBFA.

Contact
Canada/Manitoba Business Service Centre
P.O. Box 2609, 250 - 240 Graham Avenue
Winnipeg, MB R3C 4B3
Phone: (204) 984-2272
Toll Free in Manitoba: 1-800-665-2019
Website: www.cbsc.org/manitoba

Canadian Youth Business Foundation (NGO)
Canadian Youth Business Foundation

Summary
The Canadian Youth Business Foundation (CYBF) is a national non-profit organization that encourages and supports young Canadians, 18 to 34 years of age, who would not otherwise have the opportunity to learn about entrepreneurship and contribute to their community by establishing successful businesses.

Programs and Services

- **Loan Program:** Manitoba (including Winnipeg) Entrepreneurs aged 18 to 34 with a sound business plan can obtain up to $15,000 in start-up capital. The repayment terms of the loan are flexible, and, in lieu of collateral, recipients must work with a volunteer mentor.
- **Mentor Program:** The Foundation provides a structured mentoring program for young entrepreneurs who receive a start-up loan. Protégés learn to make effective business decisions by working with an experienced business person during the start-up phase of their venture.
- **YouthBusiness.com:** A business tool that has proven to be effective and popular with young entrepreneurs, this Web site offers province-specific business news and information, with an interactive component that enables users to network online with new and experienced entrepreneurs.

Eligibility Requirements:
To be eligible for assistance you must meet the following conditions:

- are between 18 and 34 years old;
- are creating a full-time business which employs you and possibly others;
- operate your business in Winnipeg;
- have a viable business plan, including detailed financial and marketing plans;
- have experience or education related to your business idea;
- possess entrepreneurial training, and/or demonstrate the capability to manage your business;
- agree to work with a mentor.

Contact
Canada/Manitoba Business Service Centre
P.O. Box 777
The Cargill Building
250-240 Graham Avenue
Winnipeg, MB R3C 2L4
Phone: (204) 984-2272
Toll Free: 1-888-665-2019
Fax: (204) 983-3852

Community & Worker Ownership Program (NGO)
SEED Winnipeg Inc.

Summary
SEED Winnipeg Inc. is a non-profit agency that works to combat poverty and assist in the renewal of Winnipeg's inner city. SEED Winnipeg assists individuals and groups start small businesses and save money for future goals. SEED also offers business plan training and individual consulting, access to micro-enterprise loans, asset building programs, and more.

The Community and Worker Ownership Program (CWOP) provides assistance to groups of three or more people who are interested in starting or expanding a cooperative business as a means to create quality jobs for primary low-income individuals.

Assistance Provided
CWOP provides assistance in the following areas:

- assessing group or organizational skills and resources;
- developing a business plan and assessing the viability of a business idea;
- designing organizational and operational structure;
- accessing loan and equity financing;
- provision of business management and professional development workshop;
- ongoing financial review and strategic planning support for up to two years after the launch of a business.

Eligibility Criteria

- Groups of 3 or more (but not exceeding 50) people who are interested in starting or expanding a business within the City of Winnipeg;
- Groups that have a business idea that will help create a stronger and healthier community by adhering to the community Economic Development (CED) principales;
- At least 50% of the members of your co-op need to be below the low-income cut-off; (ask SEED Winnipeg staff for details)
- Community organizations that want to start a business that will be owned by the community;
- People who want to create quality jobs for their community and will employ low-income people, youth at risk, new Canadians, persons with disabilities.

Contact
SEED Winnipeg Inc.
400B Logan Avenue
Winnipeg, MB R3A 0R1
Phone: (204) 927-9935
Fax: (204) 927-9930
E-mail: info@seedwinnipeg.ca
Website: www.seedwinnipeg.ca

Knowledge and Growth Loan Fund (CAN)
Western Economic Diversification Canada, Business Development Bank of Canada

Eligibility Criteria
The Knowledge and Growth Loan Fund has been specifically designed to appeal to, and benefit, small to medium-sized western Canadian knowledge-based businesses meeting the following criteria:

- businesses federally or provincially incorporated in Western Canada;
- operating or about to operate in Western Canada with fewer than 250 full-time employees;
- less than $12 million in annual sales;
- a solid business case supporting the project and/or development of product with export potential;
- having demonstrated market acceptance for existing products with orders on hand.

Terms and Conditions
The loan terms are designed to patient and flexible to help maintain adequate cash flow in your business. Individual loans are subject to the following terms:

- up to 7 years for repayment;
- loans can range from a minimum of $50,000 to a maximum of $500,000 per project and $1 million per borrower;
- BDC to make final decisions on all loan approvals;
- interest rates are set at the BDC's borrowing rate plus a risk premium which may take the form of a combination of interest, royalties or other forms of participation.

This unique loan program is designed to meet the special needs of smaller technology-oriented companies and provides capital for projects not normally financed by traditional financial institutions:

- ongoing commercial research and development;
- pre-commercial and commercial product development;
- marketing and promotional activities;
- acquisition of specialized assets and work in progress;
- pre-shipping costs;
- working capital for anticipated sales increase.

The Knowledge and Growth Loan Fund is offered in cooperation with the Business Development Bank of Canada (BDC) and is designed to improve access to patient debt capital for western Canadian knowledge-based businesses.

Contact
Western Economic Diversification Canada
P.O. Box 777
The Cargill Building
250-240 Graham Avenue
Winnipeg, MB R3C 2L4
Phone: (204) 983-4472
Toll Free: 1-888-338-9378
Fax: (204) 984-0360
Website: www.wd.gc.ca

Manitoba Industrial Opportunities Program (MB)
Manitoba Industry Economic Development and Mines

Summary
The objective of the Manitoba Industrial Opportunities Program (MIOP) is to secure significant business investments which would not occur in Manitoba without provision of some level of government assistance. The major criteria in assessing the agreement will be the viability of the business proposal and its resulting benefits to the Manitoba economy. The Program provides secured loan or loan guarantee assistance to recipient companies in return for fixed asset investment and long term job creation.

It is of utmost importance that the project be commercially viable and that there be a strong commitment from the applicant. The nature and level of provincial support offered to a project will be established by a rigorous benefit/cost analysis and risk appraisal.

The program provides a highly flexible support package tailored to meet the requirements of each project. Among other factors the assessment considers key factors such as:

- the amount of capital investment
- the stability, salary and skill levels of the jobs to be created and their impact on diversification of the technological/industrial base in Manitoba
- any regional development components of a project
- the increase of Manitoba exports or the replacement of Manitoba imports

Program Criteria
The following criteria will apply to applicant projects under this program:

Eligible Projects:
Target private sector projects are those which involve:

- Major capital investment in manufacturing, processing or production of other value added tangible items. The proposed capital investment should be in excess of applicant's historical level of annual capital expenditures and significant cant in terms of the asset base of the company.
- High tech industries as well as financial services along with head office operations of the retailing, wholesaling and distribution sectors.
- Creation of significant numbers of long term jobs and their types will be a prime consideration.

Manitoba Industrial Opportunities Program Information Requirements

In order to undertake our appraisal, we require a comprehensive business plan which includes the following key information:

1. brief information on the following:
    - background/history of company
    - description of ownership structure
    - description of production (and distribution) facilities
    - description of products categories
    - description markets, exports, competition, etc
    - description of recent market trends in your industry and your predictions of future market trends
2. description of project, rationale, critical dates
3. description, timing, and amount of respective capital expenditures
4. description (including respective salary level), timing, and number of jobs to be maintained
5. outline of the proposed project funding including all sources of debt and equity financing

6. resumes of key management personnel
7. historical financial statements, audited if available (Balance Sheet, Statement of Income, Statement of Changes in Financial Position, and Cash Flow Statement) for the last three years (and most recent interim statement if available)
8. projected financial statements (Balance Sheet, Statement of Income, Statement of Changes in Financial Position, and Cash Flow Statement) for three years
9. the loan security being offered

Note: To do a preliminary assessment we require the information listed in numbers 2, 3, 4, 5 and 6 above, and the most recent financial statements and projections would also be included.

Contact:

Jeff Hodge
Manitoba Industry, Economic Development & Mines
1040-259 Portage Ave.
Winnipeg, MB R3B 3P4
Phone: (204) 945-1015
Toll Free: 1-800-282-8069 (Manitoba)
Fax: (204) 945-1193
E-mail: jhodge@gov.mb.ca

Rural Economic Development Initiative (REDI) Community Works Loans Program (MB)

Manitoba Agriculture, Food and Rural Initiatives

Summary

The Community Works Loan Program has been established to make community-based loans available to small businesses in rural and northern Manitoba. The initiative encourages communities to take a direct role in sustaining their economic future by providing capital to business start-ups or expansions, including home-based enterprises and small business ventures that will create new jobs in their hometowns.

Eligibility Criteria

The CWLP operates as a revolving loan pool. Municipal Councils work with local organizations such as Chamber of Commerce and Community Regional Round Tables to establish a Community Development Corporation (CDC).

The local CDC raises between $10,000 and $25,000 in order to qualify for matched funding by the Province which is provided on a 2:1 basis. Each CDC, once capitalized, can then lend up to $10,000 at a competitive interest rate to local small businesses or new entrepreneurs according to community priorities and needs. Each CDC is allowed to revolve loans within the approved overall limit to encourage loan collection and additional loan activity. Interest earnings are retained by each CDC to cover administrative costs and to further capitalize the loan fund. The provincial funding consists of a repayable 5-year term, interest free loan.

Assistance Provided

Once the CDC has successfully invested its initial loan pool and the loan portfolio has met program performance criteria, REDI will match a second pool of up to $50,000 on a 1:1 basis. Larger communities may also qualify for higher REDI loan contribution levels.

CDCs are responsible for the following: establishing the local loan terms and conditions for loans, assessing the business loan applications, approving applications, monitoring businesses that received loans, providing practical business advice, loan collection, and monitoring its loan portfolio.

Contact

Economic Development Initiatives
915 – 401 York Avenue
Winnipeg, MB R3C 0P8
Phone: (204) 945-2157
Toll Free: 1-800-567-7334 (Manitoba)
Fax: (204) 948-2362
Website: www.manitoba.ca/agriculture/ri

Rural Entrepreneur Assistance (REA)
Manitoba Agriculture, Food and Rural Initiatives

Summary
The Rural Entrepreneur Assistance component of REDI (Rural Economic Development Initiative), administered by Manitoba Agriculture Services Corporation, is designed to assist rural business in accessing financing. It provides loan guarantees to participating financial institutions for loans to new or expanding, full-time, small and home-based businesses in rural Manitoba.

Eligibility Criteria

- Any small business located outside of Winnipeg, which has not achieved gross annual revenues of $1,000,000 and is not likely to do so in its first year of operation. It can include retailing, manufacturing, processing, or service activity.

- Does not include insurance, financial, real estate, professional and consulting services and restaurants, those engaged in primary harvesting of resources, primary agriculture, those intending to purchase a currently operating existing business or those intending only to renovate or make cosmetic changes to buildings.

Full Description
Loan Guarantees - The Manitoba government will guarantee individual business capital loans between $10,000 and $100,000. These loans will be offered and administered by participating banks and credit unions for up to five-year terms at an interest rate of prime plus 1%. Applicants must contribute 20% of the total project cost in the form of cash, land, buildings, equipment, inventory and/or other assets that would be used in the business.

Costs associated with drawing up loans and security papers are to be borne by the applicant.

Application Procedure

- Interested business persons should make an appointment with a participating REA lender, or contact the REA Office at 1-800-567-7334 or 204-945-2180
- Complete and submit the application form with a business plan and application fee of $150 to the lender
- Register and attend a free business education seminar
- Report to the REA program administrator and lender annually and advise of any significant changes
- Repay the loan in full

Contact
Manitoba Agricultural Services Corporation
Norquay Building
816 – 401 York Avenue
Winnipeg, MB R3C 0P8
Phone: (204) 945-2180
Fax: (204) 948-2373
Toll Free: 1-800-567-7334
Website: www.manitoba.ca/agriculture/ri

The Co-operative Loans and Loans Guarantee Board (MB)
Manitoba Agriculture, Food and Rural Initiatives

Summary
May provide loan guarantees to cooperatives to assist in the development and expansion of viable cooperatives.

Eligibility Criteria
- any cooperatives developing or expanding
- evidence that adequate financing is not available on reasonable terms without the guarantee
- funds must be used for productive purposes including the purchase of building or equipment, renovation, expansion or operational expenses

Target Audience
Cooperatives in a development or expansion stage.

Full Description
Cooperatives applying for a loan guarantee must demonstrate that:
- The funds will not be used for refinancing or for payment of an existing debt.
- An effort has been made to secure financing at reasonable terms.
- The development or expansion is for productive purposes.
- There is reasonable evidence of an ability to repay the loan.
- Cooperative principles are being followed by the organization.
- Reasonable security is available.

The Board may guarantee financing from banks, credit unions or any other financial institutions.

Contact
Secretary
Co-operative Loans and Loans Guarantee Board
Manitoba Agriculture, Food and Rural Initiatives
903-401 York Avenue
Winnipeg, MB R3C 0P8
Phone: (204) 945-8650
Fax: (204) 945-6134

Women's Enterprise Centre (NGO)

Women's Enterprise Centre

Summary

The Women's Enterprise Centre of Manitoba is a non-profit organization dedicated to helping entrepreneurial women address the unique challenges facing them as they build their businesses. The Centre provides extensive, practical, results-oriented services such as loans, business advice, seminars, referrals, and networking opportunities for Manitoba women.

Assistance Provided

- loans (start-up, business purchase, expansion)
- business advice
- business seminars
- networking opportunities
- referral

What are the loans available for?

Loans are available to start, expand or purchase Manitoba businesses that have the potential to create jobs and economic growth.

Eligibility Criteria

- a Manitoba business
- a complete business plan or a written overview of your expansion plan (Business Analysts and group sessions are available at the Centre to help you develop your business plan)
- applicants can be either sole proprietors, partnerships or incorporations which are 50% or more women owned and controlled

Terms and Conditions

- Terms, equity and security requirements are flexible. Maximum term is 5 years.
- There is no minimum loan size. The maximum loan size is $100,000.
- Expansion loans are provided at a preferred interest rate for eligible established entrepreneurs.

Fees

There is no cost to apply and no monthly administrative fees. Approved borrowers will pay a small fee to cover disbursements, registration fees, etc.

Application Procedure

A business plan is required. Business Analysts and training seminars are available at the Centre to help you develop your business plan. Loan application forms are completed once the business plan is ready.

Contact

100-207 Donald Street
Winnipeg, MB R3C 1M5
Phone: (204) 988-1860
Fax: (204) 988-1871
Toll Free: 1-800-203-2343
E-mail: wecinfo@wecm.ca
Website: http://www.wecm.ca

Young Entrepreneurs Program (MB)
Manitoba Education, Citizenship and Youth

The Young Entrepreneurs Business Grant and Skill Development for Young Entrepreneurs programs - Helping You Get Started These programs are components of the Government of Manitoba's Partners With Youth Program and are administered by the Department of Education, Citizenship and Youth. Development and promotional support for this program is provided in partnership with the Department of Agriculture, Food and Rural Initiatives and the Department of Industry, Economic Development and Mines.

The Skill Development for Young Entrepreneurs Program is designed to enhance the skills of Manitoba's young people who have started, or plan to start, their own full-time business. Approved training will provide youth with the opportunity to improve their knowledge and skills to run a successful business. Under this program, approved applicants are eligible for a grant of up to $1000 or $1500 for northern residents, to assist with the costs of completing an accredited business-related training course. Program assistance is available in the form of a reimbursement grant of 50% of the costs of business-related training programs/courses or seminars. Eligible costs include tuition, books, travel and accommodation expenses. Approved training must be successfully completed to be eligible.

The Young Entrepreneurs Business Grant Program encourages Manitoba's young people to start their own full-time business and pursue self-employment as a career choice. Under this program, approved applicants are eligible for a grant of up to $4000 to help defray business start-up costs and capital expenditures. The Young Entrepreneurs program provides grant funding to reimburse approved applicants for eligible business start-up costs and capital expenditures. The Young Entrepreneurs program grant is based on the ability of the applicant to identify a shortfall in start-up capital to properly establish the business, either for capital or operating expenditures. The program will provide a contribution of up to $4000 based on 50% of start-up costs.

Eligibility Criteria
You are eligible to apply for program assistance provided you are:

- A youth 18 to 29 years of age;
- Prepared to work at the business on a full-time basis and are not employed full-time elsewhere;
- Not a full-time student or planning to return to school;
- Engaging in a Manitoba-based business which operates year-round and is permanent in nature;
- Please refer to program materials for additional information.

Contact
If you have ever thought about starting a business, contact us today. In rural Manitoba contact the Department of Agriculture, Food and Rural Initiatives offices nearest your location.

Manitoba Education, Citizenship and Youth
Young Entrepreneurs
Mr. Shaun Hampton
Room 310 - 800 Portage Avenue
Winnipeg, Manitoba R3G 0N4
Phone: (204) 945-4284
Fax: (204) 945-5762
Toll Free: 1-800-282-8069 (ext. 3556)
Email: shampton@gov.mb.ca
Website: www.edu.gov.mb.ca/mb4youth division

ENSIS Growth Fund (NGO)
ENSIS Management Inc.

Summary
ENSIS Growth Fund is a retail venture capital fund registered as a labour-sponsored investment fund. ENSIS was established to provide Manitoba entrepreneurs with a source of patient equity capital to grow and expand their businesses, and to provide Manitoba investors with an experienced and proven management team capable of maximizing shareholder returns from these investments.

ENSIS Growth Fund focuses on high growth potential, small and mid-sized Manitoba businesses in early growth, expansion and restructuring stages of development. These companies typically have established products, customers and distribution channels, as well as experienced proven management teams.

Eligibility Criteria

- Eligible investee companies must have less than $50 million in total assets at the time of investment.
- ENSIS Growth Fund investee companies must be Manitoba based, generally defined as having a majority of employees in Manitoba.
- *High Growth*- ENSIS Growth Fund targets companies which have a high value added component to their products, services or technology, and a sustainable, global competitive advantage. Typically, these companies have a significant opportunity to pursue export sales.
- *Strong Management Team* – ENSIS Growth Fund seeks visionary leaders who have assembled a qualified team committed to building a strong, profitable company, with a dominant and sustainable position in its market niche. We look for entrepreneurs who, like ourselves, believe in strong corporate governance, honest and ethical practices, and long-term success.
- *Proven Business Model* – ENSIS Growth Fund seeks companies that can demonstrate a successful business model, where the product or service development is complete and revenue growth demonstrates market acceptance.
- *Market Opportunity* – ENSIS Growth Fund targets opportunities focused on international markets with clearly defined market access.
- *Exit Opportunity* – ENSIS Growth Fund focuses on opportunities where the investee's management and business model and the experience of ENSIS fund managers and linkage to partners successfully maximize growth and profitability to the benefit of all stakeholders. ENSIS seeks to achieve an appropriate rate of return within a 3 to 7 year time horizon. ENSIS seeks opportunities that have a strong likelihood of progressing to an IPO, attracting a strategic buyer, or will be afforded an exit through a recapitalization.

Investment Criteria

- Size of Investment- ENSIS Growth Fund seeks opportunities generally in the range of $1 to $3 million or 10% of its net assets.
- Types of Industry- ENSIS Growth Fund is investing in companies across a broad range of industry sectors, including advanced manufacturing, biotechnology and medical products, information and communications technology, value-added agriculture and consumer products.
- Value Added Focus- ENSIS Growth Fund is a hands-on investor and plays an active role in the key decision making of its investee companies usually through representation on the board of directors. ENSIS managers focus on the most important aspect of venture

capital investing, applying the benefits of their experience to assist investee companies accelerate growth and increase value.

- Form of Investment- ENSIS Growth Fund makes equity investments and/or provides subordinated debt. The structure of an investment will be designed to best meet the requirements of the investee company.
- Stage of Development- ENSIS Growth Fund seeks opportunities with companies in early growth, expansion or acquisition/buy-out stages of development.

Contact
Ken Bicknell, Vice-President
ENSIS Management Inc.
Phone: (204) 949-3723
Fax: (204) 949-0591
Website: www.ENSIS.ca
E-mail: bicknell@ensis.mb.ca

Manitoba Community Enterprise Development (CED) Tax Credit Program (MB)
Manitoba Agriculture, Food and Rural Initiatives

Summary
The CED Tax Credit encourages local private investment in Manitoba-based opportunities by providing community-based enterprise development projects with the means to raise necessary equity capital. Eligible investments may be made either directly in qualifying Manitoba community enterprises or indirectly in a qualifying Community Development Investment Fund (CDIF). A CDIF uses a pool of funds to invest in eligible enterprises that are identified as local priorities. The maximum amount that an enterprise or CDIF may raise, that will be eligible for the tax credit, is $500,000. However, projects requiring larger amounts will also be considered and may be approved.

A Manitoban who invests in eligible local enterprises or a CDIF will earn a 30% personal income tax credit on a maximum annual investment of $30,000 or $9,000 in tax credits. No one individual can acquire more than 10% of an issue. The tax credits offset Manitoba income tax payable. Any used credits can be carried forward for ten years or back for three years, no earlier than 2003. Investments must be held for three years. A premature redemption will result in the claw back of the tax credit.

Terms and Conditions
An eligible enterprise must receive endorsement or sponsorship from a local community development organization. It cannot have net and gross assets in excess of $10.0 million and $25.0 million respectively. The enterprise must employ no more than 200 employees, at least 25% of total wages must be paid to Manitobans, and at least 25% of the employees must reside in Manitoba. Enterprises that are professional practices or involved in primary industries, mineral exploration, recreational/seasonal enterprises, or commercial property developers are not eligible.

A business plan and project application must be submitted to the CED Tax Credit office for review and approval. Successful applicants will receive a letter of commitment pending final approval of an Offering Memorandum from the Manitoba Securities Commission.

Contact
CED Tax Credit Office
Suite 915 - 401 York Avenue
Winnipeg MB R3C 0P8
Phone: (204) 945-2157
Fax: (204) 948-2362
Toll Free: 1-800-567-7334 (Manitoba)
Website: www.manitoba.ca/agriculture/ri

Manitoba Science & Technology Fund (NGO)
Scitech Management Inc.

Summary
Manitoba Science and Technology Fund is a $10 million investment fund whose primary objective is to achieve long-term capital appreciation through investments in qualified businesses engaged in the development of emerging technologies in the science and technology sectors.

Eligibility Criteria
Businesses engaged in:

- biotechnology
- therapeutic products
- medical devices
- diagnostic products
- health care services and information systems
- information technology (including hardware and software) and communications technology

Investment Criteria
The Fund will invest in a variety of science and technology businesses at the following stages of development:

First Stage: Research and Early Discovery
Funding for research projects with exploitable commercial potential, management guidance, patent advice and other forms of intellectual property protection.
Second Stage: Commercialization of Research and Technology
Discovery development funding and managerial expertise.
Third Stage: Product Development, Production and Marketing
Development funding for products with identified markets, production and marketing expertise.

Eligibility

- primarily $50,000 to $500,000 per investment
- larger investments to a maximum of $1,000,000
- businesses must be Manitoba owned or have a majority of employees in Manitoba

Target Audience
Businesses engaged in the development of emerging technologies in the science and technology sectors.

Terms and Conditions
extensive due diligence including:

- analysis of science technology
- differentiation and marketability
- the management team
- operational, marketing and financial plans
- performance in other areas
- review by the Fund's Investment Advisory Committee

Scitech has no assets and no financial interest in the Partnership other than an entitlement to a management fee, and was incorporated for the sole purpose of being the General Partner of the Partnership.

Contact

Kelvin Maloney
Scitech Management Inc.
General Partner
Manitoba Science & Technology Fund
5-211 Bannatyne Ave
Winnipeg, MB R3B 3P2
Phone: (204) 925-2401
Fax: (204) 942-5191

Aboriginal Business Canada (CAN)

Industry Canada

Summary

Aboriginal Business Canada provides support to Aboriginal entrepreneurs seeking to start or expand their own businesses or to improve existing ones by giving them access to financing and information that will help them enhance their management skills. The program provides business services and support to Canadian status and non-status Indian, Inuit and Metis individuals, associations, partnerships or other legal entities which are wholly or partly owned or controlled by Aboriginal people, on or off reserve.

Target Audience

The program assists Aboriginal entrepreneurs by supporting proposals which focus on the following strategic priorities:

- youth entrepreneurship
- innovation
- trade, market expansion and tourism
- manufacturing
- business, professional, scientific and technical services
- strengthening Aboriginal financial and business development organizations

Eligibility Criteria

Proposals are assessed individually, on their merit, taking into account:

- amount of financial equity
- management experience
- market opportunity
- viability/profitability
- other sources of financing

Assistance Provided

- Each proposal is assessed according to its needs and overall financing package.
- In general, the maximum non-repayable contribution awarded is $75,000.
- Financing may be repayable or non-repayable, depending on the size of the contribution and the conditions surrounding the proposed project. Loan Insurance is also an available option, and is limited to proposals involving the strategic priorities listed above.
- For information about possible levels of support for various types of projects, please request an information package from the office listed below.

Application Procedure

- The first step is to contact the nearest Aboriginal Business Canada office to discuss the project with an officer.

Contact

Aboriginal Business Canada
Industry Canada
4th Floor - 400 St. Mary Avenue
Winnipeg, MB R3C 4K5
Phone: (204) 983-7316
Fax: (204) 983-4107
Website: www.strategis.ic.gc.ca/epic/internet/inabc-eac.nsf/intro

Asset-Building Programs (NGO)
SEED WINNIPEG INC.

Summary

- Programs have been in effect since 2000.
- Space in the programs is limited.

Assistance Provided:

- assistance in saving towards the purchase of an asset (housing, education, small business start-up, or immediate household needs)
- access to:
  - money management training
  - matched-savings at a 3:1 rate (ie. for every $1 saved by the individual, a credit of $3 will come from the program towards the purchase of the asset goal)
  - one-on-one support and case management
  - peer group support

Eligibility Criteria

- low-income individuals and families (ask SEED Winnipeg staff for details)
- individuals receiving EIA are eligible
- live in Winnipeg
- willingness to take required money management training
- asset goal meets program guidelines

Contact
SEED Winnipeg Inc.
607 Selkirk Avenue
Winnipeg, MB R2W 2N2
Phone: (204) 927-9945
Fax: (204) 586-7820
E-mail: abp@seedwinnipeg.ca

Build-a-Business Program (NGO)
SEED WINNIPEG INC.

Summary
The Build-a-Business Program assists low income individuals start or expand a business within the city of Winnipeg. Businesses may be either full time or part time.

Assistance Provided
Business Management Training - a 6-week course that focuses on learning to write a business plan, conducting market research, establishing and maintaining financial records, government rules and regulations. Also included are presentations from experienced business owners and industry experts such as lawyers and accountants.

One on One Consulting- Access to a Business Counselor while developing and revising a business plan.

Loan Capital - Build-a-Business clients *may* be eligible for micro loans of up to $10,000.00 from our financial partner Assiniboine Credit Union.

Referrals to Other Services - Staff are able to provide information about other programs and services available to prospective entrepreneurs.

Aftercare and Mentorship - Access to support from a Business Counselor for up to one year *after* the business launches; providing assistance in any challenges the business may be facing.

Eligibility Criteria
Household income level below the poverty line
Business will be located in Winnipeg
Willing to write a business plan and attend Business Management Training

Note: All interested applicants must attend a general information session to obtain further program details.

Contact
SEED WINNIPEG INC.
400B Logan Avenue
Winnipeg, MB R3A 0R1
Phone: (204) 927-9935
Fax: (204) 927-9930
E-mail: info@seedwinnipeg.ca
Website: www.seedwinnipeg.ca

Business Development Bank of Canada Programs
Business Development Bank of Canada

Summary
BDC looks at your whole project – its viability, your management team, and your company's financial strength, commitment, and future prospects. This allows BDC to be more flexible, take greater risks, and to help an increasing number of innovative Canadian businesses prosper in today's global economy.

Types of Assistance
At BDC, your account manager works with you to find a complete financial solution for your long-term success, some of their financial assistance programs include:

Starting a business - If you've just started up, stay on track with specialized start-up solutions that combine financing with professional management consulting.

Acquisition - BDC's financing solutions can support your acquisitions such as new premises, new or used equipment, or even other businesses as part of your growth strategy.

Growth - To support your company's growth, BDC tailors its financing to your specific needs. From constructing new premises to managing your human resources, BDC's professionals help you find the right solution, for every stage of development in your business.

Exporting - Going global can mean considerable investment. BDC's export-specific solutions can help Canadian entrepreneurs boost sales and compete successfully in international trade.

E-Business - BDC knows e-business. Its flexible financing covers areas such as new equipment, programming, advertising, market research, and working capital for managing increased sales.

Quality (ISO) - BDC's quality improvement solutions, such as ISO 9000, can help you streamline production, reduce costs, improve quality, and increase profits and customer satisfaction.

Contact
Business Development Bank of Canada
Toll Free: 1-888-463-6232
Website: http://www.bdc.ca

Community Futures Development Corporations (CAN)

Western Economic Diversification Canada

Summary

Community Futures Development Corporations (CFDCs) are non-profit organizations designed to encourage rural economic activity and entrepreneurship. Local boards of directors who volunteer their time, energy, and expertise run these organizations. CFDCs help rural communities expand local economies by looking at new approaches to community economic development and by providing access to business resources and financial assistance.

CFDCs are a key component of the western business service network established by Western Economic Diversification Canada (WD).

Assistance Provided

Experienced staff at your local CFDC can assist you in developing or expanding your business. They understand small business, the local marketplace, and can provide advice and mentoring to help you find, create and seize new business opportunities.

CFDC's provide a wide range of business counseling and training services on topics such as creating business plans, conducting marketing research, setting up accounting services, understanding financial options, and accessing business resources.

Purpose of Loans

CFDCs can provide small and medium sized businesses and entrepreneurs with access to loans, loan guarantees and equity financing not normally offered by financial institutions. Specific loan programs delivered by CFDCs include:

- loans up to $125,000 for new and existing small business owners
- business loans up to $125,000 for people with disabilities in rural Western Canada
- Young Entrepreneur loans up to $25,000 (through age 29)

Contact

Your local CFDC Office or
Western Economic Diversification Canada
P.O. Box 777
The Cargill Building
250-240 Graham Avenue
Winnipeg, MB R3C 2L4
Phone: (204) 983-4472
Toll Free: 1-888-338-9378
Fax: (204) 984-0360
Website: www.wd-deo.gc.ca or www.cfpm.mb.ca

Entrepreneurs with Disabilities Program (CAN)
Western Economic Diversification Canada

Summary
The program makes it easier for entrepreneurs with disabilities to pursue their business goals and contribute to the economic growth of their rural communities. Access business services across Western Canada such as:

- help to develop customized business plans
- mentoring and counseling services
- access to business training and development
- help to identify needs for specialized equipment and the assistance needed to acquire it
- financial assistance

The program provides entrepreneurs with disabilities, who are unable to obtain financing from a traditional financial institution, access to business loans up to $125,000.
Types of projects supported by this program include:

- starting or expanding a business
- purchasing and applying new technology
- upgrading facilities and equipment
- developing marketing and promotions materials
- establishing working capital for anticipated sales increases

Eligibility
Eligible applicants must be living in a rural community and have a disability that impairs their ability to perform at least one of the basic activities of self-employment or entrepreneurship. Entrepreneurs meeting the following basic criteria may be considered for funding:

- have been unsuccessful in acquiring funding for business from other sources
- are disabled due to physical or mental impairment
- have a viable business plan and are a new or current small business owner with a disability
- reside in, and are legally entitled to work in rural Western Canada

The Entrepreneurs with Disabilities Program recognizes that people with disabilities have special needs. It ensures easy access to business services and other support mechanisms needed to consider self-employment a viable option.

Contact
Call your local Community Futures Development Corporations (CFDC) office
or visit: www.cfpm.mb.ca or www.communityfutures.ca

Western Economic Diversification Canada
P.O. Box 777
The Cargill Building
250-240 Graham Avenue
Winnipeg, MB R3C 2L4
Phone: (204) 983-4472
Toll Free: 1-888-338-9378
Fax: (204) 984-0360
Website: www.wd-deo.gc.ca

Louis Riel Capital Corporation (NGO)
Louis Riel Capital Corporation

Summary
The Louis Riel Capital Corporation (LRCC) is a Manitoba Metis-owned lending institution created to finance the start-up, acquisition and/or expansion of viable Metis and Non-Status Indian controlled small businesses based in Manitoba.

Target Audience
Applicants must be of Metis or Non-Status Indian ancestry (MNSI) or a corporation or other approved entity.

Eligibility Criteria
The basic requirements include:

- The project must be MNSI owned or controlled.
- All eligible applicants will be required to provide an appropriate amount of equity in their proposed operation or expansion.
- The project is viable in that it has the potential to produce income which will cover operating costs, a reasonable income for the owner, loan repayment and has long-term potential for profitability.
- Appropriate skills that should allow the applicant to successfully carry on the business. Training, education, and experience may be conditional prior to approving funding.
- Applicants must reside in Manitoba and the applicant's business shall be based in Manitoba.
- All loans must be adequately secured.

Assistance Provided

- direct capital loans
- bridge financing
- business advisor services

Fees

- usually loan negotiation fee of up to 3%.

Contact
Louis Riel Capital Corporation
340-150 Henry Avenue
Winnipeg, MB R3B 0J7
Telephone: (204) 589-0772
Toll Free: 1-800-387-6004
Fax: (204) 589-0791
Office Hours: 8:30 a.m. to 4:30 p.m. (Monday - Friday)

Rural Economic Development Initiative (REDI) Hometown Manitoba (MB)
Manitoba Agriculture, Food and Rural Initiatives

Summary
Hometown Manitoba provides financial support for rural and northern community projects initiated by local communities, organizations, cooperatives, and businesses that enhance "main street" public places and building exteriors. The program also aims to promote unique identities and themes that define a community. Under the Hometown Meeting Places component, the program will contribute up to a maximum of $5,000 to a non-profit community organization, municipality, northern community council, or cooperative to enhance community "main street" areas and public places. Under the Hometown Main Streets Enhancement component, the program will contribute up to $1,000 to a non-profit community organization, small business or cooperative to upgrade the appearance of building exteriors, structures and exterior spaces in "main street" areas.

Eligibility Criteria
Hometown Meeting Places:

- The project applicant must be a non-profit community organization, municipality, northern community council, or co-operative.
- The project must be located in a public place, within the "main street area" and be available for use by the general community.
- The project must have community support.

Hometown Main Streets Enhancements:

- The project applicant must be a non-profit community organization, small business or cooperative.
- Individual projects must be part of an overall community enhancement initiative.
- The project must be located in a public place within the "main street area".
- The project must help to advance a community theme or identity.

Contact
Economic Development Initiatives
Suite 915 - 401 York Avenue
Winnipeg MB R3C 0P8
Phone: (204) 945-2157
Fax: (204) 948-2362
Toll Free: 1-800-567-7334 (Manitoba)
Website: www.manitoba.ca/agriculture/ri

SE Self-Employment Program (MB)
Manitoba Advanced Education & Training

Summary
The SE program assists eligible unemployed people to achieve economic self-sufficiency through the creation of their own jobs. The program provides participants with the training and supports necessary to start a business by offering business planning, self-employment/entrepreneurial skills training (includes classroom instruction) and individual consulting. Participation is subject to eligibility restrictions. Participants are eligible for up to 52 weeks of training and business supports (planning and on-going coaching) with up to 39 weeks of income support. Businesses must be launched by the end of the 13th week of participation in the program.

ETS contracts with several Service Providers (organizations who provide service on behalf of ETS) to deliver the SE program. Service Providers assess the feasibility/viability of business ideas, provide coaching in business plan development/ implementation, and offer other business supports as required. In Winnipeg, the program is delivered either on an individual basis or in a group setting and businesses must operate within the City of Winnipeg boundaries. If you plan to operate your business in rural Manitoba, contact the local Employment Centre for more information on the SE Program.

Eligibility Criteria
Eligibility is based on federal EI legislation and ETS guidelines. To be eligible, you must be unemployed and eligible for EI benefits on an active claim, defined as follows:

- **Active:** currently receiving or eligible for regular EI benefits.

You must also:

- demonstrate that self employment is the most appropriate option for you
- have a viable and feasible business concept
- be legally entitled to work in Canada
- be able to contribute equity towards the business (in cash or in kind) in the amount of 25% of the total EI benefits/living allowances you will receive during the program, up to a maximum of $4,000

You must not:

- have been funded for skill training within the past two years
- have been funded by ETS or Human Resources and Skills Development Canada (HRSDC) for the SE program within the past five years
- start your business or be deemed to be self-employed (according to the regulations of EI or Canada Revenue Agency) prior to being accepted into the SE program

Eligibility and Conditions for Businesses
Your business must be:

- a Manitoba based venture
- a new business or an existing business in which you had no prior ownership/financial interest
- perceived as being suitable for public funding (does not exploit sex, religion, race or politics)

Your business must not be:

- controlled by someone other than the person receiving financial assistance through this program
- a subsidiary of, or financially supported by another company
- a multi-level marketing business

Application and Approval Process

In Winnipeg, the following Service Providers offer the program. Each offers a unique program with different timeframes, curriculums and class sizes. You are encouraged to attend information sessions with more than one Service Provider; but you may apply with only one:

- Meyers Norris Penny (775-4531)
- The YMCA/YWCA (989-5860)
- CDEM (for francophone service delivery throughout Manitoba) (925-2834)

1. Contact the Service Provider(s) about attending an information/orientation session to get an overview of program and what's involved in becoming self-employed. Complete a form so that your initial eligibility can be verified.

2. Provide a written business description related to your business concept and attend a personal interview. Using a combination of your business description, application and a personal interview, the Service Provider assesses your suitability for self-employment; the viability and the feasibility of your business idea; and whether the business concept is suitable for public funding.

3. Complete the *ETS Self Employment Program Application* form (including an Income Assessment form) for review by ETS. You are encouraged to research your business idea, but must not go beyond the research stage at this point. The following are acceptable activities while you are awaiting approval:

- conduct market research
- research information on licenses and permits, forms of business organizations, how to register your business name, taxes and duties, workers compensation contributions.
- produce items for demonstration purposes

The following activities are not acceptable while you are awaiting approval and may disqualify you from the SE program:

- secure financing
- purchase a business or a franchise
- enter into a contract to purchase a premise or a property
- obtain an Occupancy Permit, a Development Permit or an Authorization Clearance from the Zoning Branch
- enter into a lease or take out an option to lease
- buy or rent equipment specifically for use in the business
- enter into contracts for supplies (e.g. office supplies, materials)
- sell goods or services connected with the business at any time before acceptance
- advertise for staff and/or hire anyone for work connected with the proposed business any time before acceptance
- install a business phone line

4. If you are selected for the SE program, you will be required to sign an agreement with the Province of Manitoba, under which your obligations will include:

- You must prepare and submit to the Service Provider, within the allotted period of time, a business plan that demonstrates potential for long term self-employment and self-sufficiency.
- You must launch the business within the allotted timeframe (no later than 13 weeks after your program start date).
- You must work full-time on developing and implementing your business plan/business (minimum 30 hours a week).
- You must submit monthly business activity reports and financial statements to the Service Provider.
- You must report any income from sources other than the business.

Outside Winnipeg the program is offered on an individual basis following similar procedures to those outlined above. Contact your local Employment Centre for more information. For francophone service delivery throughout Manitoba, call 925-2834.

Contact
Meyers Norris Penny – 775-4531
YMCA/YWCA Employment Services – 989-5960
CDEM (francophone delivery) – 925-2834
Rural and Northern Manitoba – Contact your local Employment Centre

Assists eligible individuals with a viable business idea to create their own employment by providing the training and supports necessary to start a business. To be eligible, applicants must currently be receiving Employment Insurance (EI) benefits or have received EI/maternity/parental benefits within the last few years. Participants are selected through a comprehensive review process. Successful applicants may receive business-planning support for up to 52 weeks and income support for up to 39 weeks. Participants may also be eligible for personal supports such as assistance for disabilities, transportation and dependent care.

Sustainable Development Innovations Fund (MB)
Manitoba Conservation

Summary
The purpose of the SDIF is to provide funding for the development, implementation and promotion of environmental innovation and sustainable development projects. The SDIF is targeted at the sustainability of Manitoba's environment, economy, human health and social well being and supportive of environmentally sustainable economic growth.

Eligibility Criteria
To be eligible for funding under the Open Program Area, project proposals must:

- address one or more of the priority areas
- demonstrate measurable progress towards achieving one or more of the Fund's objectives
- promote a sustainable approach, have clear environmental benefits and take into account benefits to the community and economy
- be environmentally and ecologically sound
- adhere to a realistic budget and use appropriate resources to conduct the project
- have a distinct start and finish, and be implemented in a timely fashion
- have written support from all entities, including financial contributions, in-kind contributions, in-kind project support and/or technical expertise
- conduct project activities in Manitoba or be of benefit to Manitoba
- have a clear concrete plan for future use, dissemination, or replication
- involve youth where possible

Ineligible Applications and Funding Requests:

- projects that result in proprietary knowledge and being held exclusively by the grant recipient
- applications for debt financing or cost recovery purposes
- purchase of playground and recreational equipment
- purchase of real property (land, buildings) and/or vehicles
- ongoing administration and established operational budgets
- initiatives that need to be undertaken as a result of a government order, such as removal of petroleum distribution systems, investigations and remediation

Types of Assistance:

- Financial support is provided for environmental technology innovation and demonstration, northern community development and environmental issues, sustainable community development, sustainable agricultural practices, ecosystem conservation, understanding our environment, and eco-tourism.
- The SDIF Open Program Area will consider proposals up to five times annually.
- The general funding limit is $50,000. The Minister of Conservation approves all grants made from the Sustainable Development Innovations Fund.
- Any project approved in excess of $25,000 require treasury board approval
- The SDIF will normally support one-time only grants.

Contact
Manitoba Conservation
Pollution Prevention Branch
Suite 160, 123 Main Street
Winnipeg, MB R3C 1A5
Phone: (204) 945-0146
Fax: (204) 945-1211
Website: http://www.gov.mb.ca/conservation/

The Cooperative Promotion Board (MB)
Manitoba Agriculture, Food and Rural Initiatives

Summary
The Board operates under the terms of the Cooperative Promotion Trust Act and acts as a trustee for those surplus funds of the original Canadian Wheat Board apportioned to Manitoba. The Board provides small grants for cooperative education; promotion; research and market development.

Eligibility Criteria
Individuals, educational institutions, agricultural organizations, cooperatives, and groups starting a cooperative.

Target Audience
All individuals, groups and cooperatives in Manitoba
Primary producers involved in processing or manufacturing projects (value-added cooperatives)

Full Description
Grants may be made to support the following activities:

- development and promotion of cooperative organizations.
- promote the general welfare of the cooperative organization in Manitoba.
- promote cooperative organization that contributes to community economic development.
- promote cooperative research, information and education projects.
- promote cooperative sector scholarships and awards.

Contact
Secretary
Co-operative Loans and Loans Guarantee Board
Manitoba Agriculture, Food and Rural Initiatives
903-401 York Avenue
Winnipeg, MB R3C 0P8
Phone: (204) 945-4451
Fax: (204) 945-6134
Toll Free: 1-866-626-4862
Website: www.manitoba.ca/agriculture/ri

The Jubilee Fund (NGO)
Jubilee Fund

Summary
The Jubilee Fund Inc. is a Winnipeg-based interfaith coalition that seeks to raise awareness and address poverty and injustice by bringing together resources to support social, housing and small business projects to assist inner-city and low income persons. The Fund provides risk capital in the form of guarantees for loans or equity for projects which normally would not be eligible for loans from traditional financial institutions. Funds are provided to The Jubilee Fund Inc. by individuals and faith groups in the form of term deposits (Jubilee Investment Certificates) and donations. These funds are pooled together and used to secure and leverage financing for community initiatives. Interest rates on investment certificates are usually 2% below market rates. The difference between the market rates and the JIC rate goes to a loan-loss reserve and to cover operating costs. The Fund helps groups and individuals in low-income areas, improve their living conditions and financial capacity.

Eligibility Criteria
The Fund seeks to identify projects that directly benefit low-income people. Each application is assessed based on its social and economic goals and its financial viability. Each project must demonstrate that they have the capacity to carry out the project they are proposing. Loans and equity investments are made for small business projects (including worker co-ops,) housing and social service projects. Through their investments, the Fund aims to promote self-reliance, dignity, self-respect and a better quality of life for healthier communities.

Local Development Criteria
Applicants may receive credit for each of the following:

- Projects producing goods/services for local use
- Projects using local suppliers
- Projects employing local people
- Projects providing opportunities for local residents
- Projects having positive impact on public health and the environment
- Projects promoting local ownership and democratic control

Contact:
The Jubilee Fund Inc.
Terry Terichow, Alternate Risk Manager
Suite 210 – 207 Fort Street
Winnipeg, MB R3C 1E8
Phone: (204) 589-5001 or (204) 975-2650
Fax: (204) 977-0123
e-mail: jubileefund@shaw.ca or ritalb@shaw.ca

The Worker Co-op Fund (NGO)
Canadian Worker Co-operative Federation

Summary
The Worker Co-op Fund, "Tenacity Works," is a $1.5 million investment fund whose purpose is to create new and to expand existing worker-owned co-operatives in all regions of Canada. Tenacity Works is owned and operated by the CWCF. The long-term goal of Tenacity Works is to be a self-sustaining fund, which can support the development of the worker co-op sector by making investments and funding technical assistance. Funds are used to invest in worker, multi-stakeholder and shareholder co-ops across Canada. To date (July, 2005), Tenacity Works has approved more than 13 investments that have created or are expected to create over 200 jobs. The initial capital base of Tenacity Works was provided by Human Resources Development Canada. Tenacity Works currently is seeking additional financial resources to add to its capital and technical assistance pools. Most of the existing Fund has been placed, and new investments can be made only as the capital revolves back into the Fund.

Eligibility
To receive consideration for assistance the enterprise must meet the CWCF strategic objective of being a viable market-driven enterprise that can contribute to creating a sustainable local economy and can provide its member-employees with the level of income required to enable their long-term commitment to growing and developing the enterprise. The Fund may invest in worker co-operatives, worker-shareholder co-operatives and multi-stakeholder co-operatives. There are 3 types of situations in which these co-ops can be supported:

- job-threatened situations, i.e. new worker co-ops formed in order to acquire businesses that are threatened with closure, in order to preserve or maintain jobs
- new worker co-ops where about half the members are people currently receiving EI or who have done so in the past 3 years
- expansions of existing co-ops, where they will be adding new jobs and where about half of the new employees/members are people currently receiving EI or who have done so in the past three years

Proponent Commitments
To receive an investment from the Fund the proponents of the enterprise must agree to:

- Incorporate their business as an eligible co-op with complete or partial worker ownership.
- Upon incorporation, join CWCF as a regular member.
- Include in their by-laws the requirement that all employees be given the opportunity to become members, and that a minimum of 75% of permanent employees will be members.
- Include in its by-laws that a minimum of 10% of surpluses must be allocated to an indivisible reserve, which will revert to CWCF's Worker Co-op Fund in the event that the co-op dissolves.
- In the case of expansions, give all new employees an opportunity to become members, and have a minimum of 75% of them be members, within approximately one year of their hiring.
- All groups or existing worker co-ops must secure the services of a member of the Worker Co-op Developers' Network if they are to receive funding from the Fund for a pre-feasibility study and/or feasibility study/business plan.

Advisory Services -- the Co-operative Development Initiative
The Canadian Worker Co-op Federation also offers small grants to new or existing worker co-ops, to pay for technical advisory services such as pre-feasibility studies and project plans. The grants cover the consulting services which are provided by members of our Developers' Network. CWCF can also assist co-ops in finding other sources of support for business planning and organizational development. (Funding for this program has been provided by the federal government's Co-operative Development Initiative.)

Application Deadlines
Pre-feasibility applications and feasibility study/business plan applications can be submitted at any time. Applications for capital investments must be submitted by the end of the month; if the application meets all requirements with regard to the form, the group will generally receive a decision in a little over one month.

Contact:

Hazel Corcoran, Executive Director
Canadian Worker Co-operative Federation
#104-402 30 Avenue NE
Calgary AB T2E 2E3
Phone: (403) 287-2069
Fax: (403) 287-2069
Email: hazel@canadianworker.coop

Peter Hough, Fund Manager
Worker Co-op Fund
4026 Prospect Rd.
Kentville, NS B4N 3V8
Ph: (902) 678-0473
Fax: (902) 678-1351
Email: peter@canadianworker.coop

Urban Entrepreneurs with Disabilities Project (NGO)
Independent Living Resource Centre

Summary
The Independent Living Resource Centre with the support of Western Economic Diversification Canada offers this program to urban entrepreneurs with disabilities. The Centre provides:

- peer support and networking opportunities
- one-on-one consulting to develop a business idea
- referral to other programs and services
- business development resource library
- introductory workshops and seminars
- access to training in small business management
- assistance in preparing and evaluating business plans
- access to a loan option designed to assist people with disabilities in starting a new business
- one-on-one consulting to assist with finding necessary supports
- follow-up consulting services after the business has been established

Eligibility
To be eligible for this program, you must meet the following conditions:

- have a disability due to physical or mental impairment
- have a business idea or want to expand a business
- are willing to produce a sound written business plan
- are willing to take any necessary business management training

A limited number of participants will be selected for this project, with special consideration given to individuals facing multiple barriers.

Contact
Independent Living Resource Centre
311A-393 Portage Avenue
Winnipeg, MB R3B 3H6
Phone: (204) 947-0194
Fax: (204) 943-6625
Toll Free: 1-800-663-3043
Email: thecentre@ilrc.mb.ca
Web: www.ilrc.mb.ca

Youth Build-a-Business Program
SEED Winnipeg Inc

Summary
The Youth Build a Business Program assists low income individuals start or expand a business within the city of Winnipeg. Businesses may be either full time or part time.

Assistance Provided
Business Management Training- A 6 week course that focuses on: learning to write a business plan, conducting market research, establishing and maintaining financial records, government rules and regulations. Also included are presentations from experienced business owners and industry experts such as lawyers and accountants.

One on One Consulting- Access to a Business Counselor while developing and revising a business plan.

Saving Circle Program- Access to our Asset Building Program – Saving Circle: a matched saving program that allows participants to earn $3.00 in credit for every $1.00 they save; program participants must attend compulsory Money Management Training.

Money Management Training- Training in personal money management, including: creating and following a budget and understanding credit.
Loan Capital - Build-a-Business clients *may* be eligible for micro loans of up to $10,000.00 from our financial partner Assiniboine Credit Union.

Referrals to Other Services- Staff are able to provide information about other programs and services available to prospective entrepreneurs.

Aftercare and Mentorship- Access to support from a Business Counselor for up to one year *after* the business launches; to provide assistance with any challenges the business may be facing.
**Participants may also be eligible to receive a living allowance*

Eligibility Criteria:
Between the ages of 16-30
Not attending school
Not self-employed or receiving *minimal* income from self-employment
Not on EI
Receiving *minimal* social assistance
Household income level below the poverty line
Business will be located in Winnipeg
Willing to write a business plan and attend Business Management Training

Note: All interested applicants must attend a general information session to obtain further program details.

Contact:
SEED Winnipeg Inc.
400B Logan Avenue
Winnipeg, MB R3A 0R1
Phone: 204-927-9935
Fax: 204-927-9930
Email: info@seedwinnipeg.ca
Website: www.seedwinnipeg.ca

Youth Business Development Program (NGO)
SEED Winnipeg Inc.

Summary
The Youth Business Development Program is for individuals interested in becoming self-employed by starting their own business. This may be full time or part time.

Eligibility Criteria:

- Between the ages of 16-30
- Not attending school
- Are not self employed or receiving minimal income from self employment
- Do not qualify for Employment Insurance
- Receiving minimal Social Assistance

Assistance Provided:

- Business Plan Development (certificate)
- One on One Consulting Services
- Access to Financing (through our financial partners)
- Living Allowance
- Money Management Training
- Equity/Asset Building
- Aftercare/Mentorship Services

Interested individuals need to register for an orientation and apply.

Contact
SEED Winnipeg Inc.
400B Logan Avenue
Winnipeg, MB R3A 0R1
Phone: (204) 927-9935
Fax: (204) 927-9930
Email: info@seedwinnipeg.ca
Website: www.seedwinnipeg.ca

Youth Business Loan Fund (NGO)
Louis Riel Capital Corporation

Summary
Youth Business Loan Fund (YBLF) is a loan fund which fosters business planning and startups among Metis youth in Manitoba, through the use of community based Aboriginal organizations and small business loans.

Eligibility
- any Metis youth 29 years of age or under
- partnership or Corporations where the controlling interest is at least 51% Metis (29 or under)

Criteria
- maximum of $15,000 per project
- maximum term of 5 years
- annual interest rate of 8%
- cash equity of 10% is preferred but may be waived in special circumstances
- 25% of the loan could be forgivable depending on circumstances

Contact
Louis Riel Capital Corporation
340-150 Henry Avenue
Winnipeg, MB R3B 0J7
Phone: (204) 589-0772
Toll Free: 1-800-387-6004
Fax: (204)589-0791
Email: lrcc@lrcc.mb.ca
Office Hours: 8:30 a.m. to 4:30 p.m. (Monday - Friday)

Advanced Technology Assistance

Technology Commercialization Program (MB)

Manitoba Industry, Economic Development and Mines

Summary

The aim of this program is to provide cost-shared financial assistance towards technology commercialization or acquisition of new technology. TCP has two elements: (1) new business assistance, and (2) technology transfer.

Eligibility Criteria

- Applicants must operate an incorporated business headquartered in Manitoba.
- Applicants must have an innovative idea with a high degree of technical content in the product, or process to be commercialized.
- Applicants must demonstrate company and project financial viability.
- Applicants must demonstrate project economic benefits to Manitoba.

Types of Assistance:

- Assistance can be applied toward certain external costs in the pre-production stage such as business and marketing plans, prototyping, testing, patents, etc.
- Assistance is also available under the Technology Transfer element of the program to help offset the costs of acquiring new technology from research laboratories and from outside Manitoba.

Funding Available:

- Program support under either element is a reimbursement of up to 50% of eligible costs to a maximum of $50,000.
- Financial assistance is non-repayable and reimbursed on proof of payment for approved project costs.

Application Process:

- Applicants must complete an application form.
- Applicants must receive sponsorship from a Manitoba Industry, Economic Development and Mines Consultant.
- Applications are presented to a review board, with approval normally in four to six weeks.
- Approval is required prior to incurring eligible costs.

Contact

Adam Munia
Industry, Economic Development and Mines
Financial Services
1010-259 Portage Ave.
Winnipeg, MB R3B 3P4
Phone: (204) 945-1453
Toll Free: 1-800-282-8069
Fax: (204) 945-1193

Brandon:
Western Regional Office
Room 131, 340 9th Street
Brandon, MB R7A 6C2
Phone: (204) 726-6250
Fax: (204) 726-6403

Community Investment Support Program (CISP) (CAN)
(formerly known as Program for Export Market Development - Investment)

International Trade Canada

Summary

To extend support to communities working in partnership with the private sector at the local level to attract foreign direct investment. The objective of the program is to enhance the ability of Canadian communities to attract, retain and expand foreign direct investment and to increase total Canadian employment.

Eligibility Criteria

- Eligible applicants are regionally-based and community-based organizations engaged in programs of local economic development.
- Locally funded economic development agencies operating as departments of a regional or municipal government, or as not-for-profit development corporations.
- Under special circumstances, consideration will be given to requests for support from ad hoc level organizations.

CISP Eligible Costs:

- Research: Identification of target corporations, comparative analyses, development of business cases, business retention and expansion studies, etc.;
- Economic data: collection of community and economic data for investment profiles, consultants fees;
- Strategic planning: facilitators, consultant costs, community consultations, development of strategic plans;
- Website development: development and/or major redesign, addition of significant architecture and functionality;
- Trade Shows and conferences: registration fees, rental of meeting rooms, consultant fees for the planning and preparation (including the lining up of appointments prior to the show), as well as for organizing a mission to an international show, advertising;
- Translation: into either of Canada's official Languages or foreign languages;
- Promotional materials (print or electronic): Design and layout only (printing costs and the pressing of CDs and DVDs are not eligible);
- Advertising: design and layout;
- Travel: costs associated with a training program (other travel costs not eligible), airport taxes, and (cancellation) insurance;
- Tourism: activities to attract supporting infrastructure for tourism and motion picture industries (but not actual picture productions);
- Training: courses as part of the community's investment attraction and retention strategy;
- Hospitality: only the rental of a meeting room;
- Software customization (but not the cost of software license);
- Salaries and Benefits: contractor for specific approved projects, except where the contractor is a permanent employee and on the payroll of the applicant organization;
- Consultants: as outlined in above headings, to assist in research, analysis, planning and execution of a strategic plan.

Applicants are responsible for all other costs.

Contact
Amanda McNaughton, Investment Officer
International Trade Canada
4th Floor, 400 St. Mary Ave
Winnipeg, MB R3C 4K5
Phone: (204) 983-2594
Fax: (204) 983-3182
Website: www.cisp.gc.ca

Export Development Canada - Accounts Receivable Insurance (CAN)
Export Development Canada

Summary
Export Development Canada (EDC) Accounts Receivable Insurance covers your company against 90% of losses if your buyers do not pay. Sales contracts can be insured against a wide range of commercial and political risks including:

- bankruptcy of your buyer
- default (failure to pay) by your buyer
- refusal of goods by your buyer (provided you have met the contract terms)
- cancellation of the contract before you ship the goods (where contracts coverage is in place)
- payment delays caused by a blockage of funds or transfer difficulties
- war or hostilities in your buyer's country, or in other countries affecting your buyer's country
- cancellation or non-renewal of export or import permits

Eligibility Criteria:

- Canadian exporters may be any size and operate in any sector.
- EDC generally looks for a minimum of 50% Canadian content (100% for bulk agricultural goods) in the goods and services EDC insures, or other significant benefits to Canada.

Contact
Brent Prior, Senior Business Development Manager
Manitoba & Saskatchewan
Export Development Canada
2075 - 360 Main Street
Winnipeg, MB R3C 3Z3
Phone: (204) 975-5090
Fax: (204) 975-5094
Website: www.edc.ca

Export Development Canada - Financing Services (CAN)

Export Development Canada

Summary

Export Development Canada (EDC) offers flexible and competitive medium to long-term financing services to foreign buyers of Canadian goods and services. An EDC financing proposal allows exporters to offer buyers a complete sales package of goods and services. The financing benefits the exporter with a cash sale (EDC disburses to the exporter's bank on behalf of the borrower) and the buyer with repayment terms. These services are available to Canadian exporters and financial institutions that support the export sale of Canadian goods and services.

Eligibility Criteria:

- Canadian exporters may be any size and operate in any sector.
- Eligible goods and services must be able to be financed over at least two years.
- EDC generally looks for a minimum of 50% Canadian content (100% for bulk agricultural goods) in the goods and services EDC insures, or other significant benefits to Canada.

Assistance Provided:

- Financing can cover up to 85% of the value of the Canadian capital goods and services purchased from Canadian suppliers.
- Disbursements are made, in most cases, to the exporter's bank in Canada, on a non-recourse basis.
- EDC assumes the repayment risk over the full term of the loan.

Export Financing Services Available:

- Financing Services can include direct loans, lines of credit, note purchases, leveraged lease financing and project risk financing.
- A direct loan is an agreement between EDC and a foreign buyer (or a separate borrower on behalf of the foreign buyer) for a specific export contract. Loans normally involve larger transactions with longer repayment terms than transactions involving lines of credit.
- A line of credit is a streamlined, pre-arranged loan agreement between EDC and a foreign institution, who lends to a foreign buyer of Canadian goods and services. Interest rates, repayment terms and other details are prearranged between EDC and the foreign borrower, a process which speeds up turnaround time.
- A note purchase takes place when EDC buys promissory notes issued to the Canadian exporters by foreign buyers for the purchase of Canadian goods and services. This form of financing suits various sizes of transactions with medium repayment terms.

Contact

Brent Prior, Senior Business Development Manager
Manitoba & Saskatchewan
Export Development Canada
2075 - 360 Main Street
Winnipeg, MB R3C 3Z3
Phone: (204) 975-5090
Fax: (204) 975-5094
Website: www.edc.ca

Export Development Canada - Insurance and Financing Services (CAN)

Export Development Canada

Summary

EDC is a financial services corporation dedicated to helping Canadian businesses compete and succeed in world markets. EDC provides a wide range of financial and risk management services, including export credit insurance, financing to foreign buyers of Canadian goods and services, and guarantees. EDC insurance policies protect exporters against various losses due to commercial and political risks. Please contact the address below for more information.

Summary of Products and Services:

- short-term and medium-term credit insurance
- bid/performance-related insurance and guarantees
- surety bond support
- equipment (political risk) insurance
- foreign investment insurance

Export Financing Services

EDC's financing products enable Canadian exporters to provide their customers with flexible medium- or long-term financing. Such services include:

- lines of credit with foreign banks or agencies worldwide
- protocols
- note purchase arrangements
- direct buyer loans
- long-term pre-shipment financing
- leveraged lease financing
- project risk-financing packages

Contact

Brent Prior, Senior Business Development Manager
Manitoba & Saskatchewan
Export Development Canada
2075 - 360 Main Street
Winnipeg, MB R3C 3Z3
Phone: (204) 975-5090
Fax: (204) 975-5094
Website: www.edc.ca

Programs for Canadian Exporters to the United States - Export USA (CAN)
International Trade Canada

Summary
ExportUSA consists of three programs: NEBS, EXTUS and REVERSE NEBS which, through the efforts of Team Canada Inc. partners, support the government's initiative to increase the number of active exporters to the United States. Since 1984 over 13,000 Canadian companies have participated in these export programs. NEBS introduces the essentials of exporting, including practical export information and first hand exposure to markets in U.S. Border States. EXTUS, Exporters to the U.S. (formerly NEBS Plus) is the program that serves Canadian companies already exporting to the U.S. The focus of EXTUS is to expand the markets of successful exporters to other regions of the U.S. REVERSE NEBS program serves Canadian companies not yet exporting to the U.S. by providing seminars in Canada covering the essentials of exporting.

Eligibility Criteria
NEBS - Canadian companies that are incorporated and operating in Canada, with an interest in, but not yet actively exporting to, the U.S. on a regular basis.
EXTUS - Canadian companies currently exporting to the U.S. with sales of less than $2.3 million are eligible to participate.
REVERSE NEBS - Canadian companies interested in becoming exporters to the United States. A participation fee may be charged.

Full Description
NEBS/EXTUS missions and REVERSE NEBS may vary by province and by our Canadian posts in the U.S. depending on the destination and size of the mission, and the industry sector interests of the participants. A mission can last from one to three days and can include most of the following components:

- information on exporting and export services/programs
- travel to one of our Canadian posts in the U.S.
- briefing on border procedures
- presentations by U.S. manufacturers' reps, sales agents, distributors or buyers
- briefings by industry experts and overview of regional U.S. markets
- distribution of exporter's information guide NEBS or EXTUS only:
- travel to one of our Canadian Consulates in the U.S.
- meeting with Canadian Consulate trade officers and networking opportunities with potential agents or distributors
- visit to a trade show and/or meetings with local wholesalers/retailers

Fees
A non-refundable participation fee of $100 U.S. applies to each representative on the mission. The Canadian fee is payable by cheque to the Canadian Consulate hosting the mission. A maximum of $100.00 CDN may be covered toward the cost of an entrance fee to a trade show that forms a part of the program, for one SME representative participating in a mission. This will be determined on a case-by-case basis. All other costs such as transportation and personal expenses are the responsibility of the participant.

Web Site:
For further information regarding these programs and for a list of upcoming events, please visit: www.can-am.gc.ca/nebs/runtime/search-e/asp

Contact
Ms. Nicki Dewar, Trade Commissioner
International Trade Canada
Industry Canada
400 St. Mary Ave, 4th Floor
Winnipeg, MB R3C 4K5
Phone: (204) 983-2300
Fax: (204) 983-3182
E-mail: dewar.nicki@ic.gc.ca

Program for Export Market Development (PEMD) (CAN)
International Trade Canada

Summary
PEMD is the federal government's primary international business development program, and is designed to increase export sales of Canadian goods and services. PEMD encourages Canadian companies to become exporters and helps existing Canadian exporters develop new markets, or expand existing export markets. PEMD is not a grant, but a conditionally repayable contribution.

Eligibility Criteria
Organizations eligible for PEMD assistance must be one of:

- an incorporated business
- an unincorporated firm of professionals such as architects or engineers
- a national trade or industry association
- currently established and operating in Canada, with a history of sales
- registered in the DFAIT's Virtual Trade Commissioner Database (www.infoexport.gc.ca)
- have fulfilled reporting and repayment requirements on any and all previous Canadian government assistance
- must have control of (own) the product to be exported

Preference is given to companies with annual sales between $250,000 and $10 million, and/or with fewer than 100 employees for a manufacturing firm and 50 employees in the service industry. Other eligibility criteria are listed in the *PEMD Handbook*.

PEMD assistance is not available to:

- publicly funded institutions, Crown-owned companies (more than 50%), and their affiliates and subsidiaries
- applicants who have received previous PEMD assistance and have not complied with reporting and repayment requirements
- activities receiving financial support from any level of government are ineligible

Assistance Provided
There are four elements to the program:

- Market Development Strategies supports a package of visits, trade fair participation and marketing support initiatives, based on a company's one-year international marketing plan with an option to extend to two years. The annual contribution ranges from a minimum of $5,000 to a maximum of $50,000.
- New exporters are eligible to receive a maximum of $7,500 for either a market identification visit or for participation in an international trade fair.
- PEMD provides between $15,000 and $100,000 to eligible national industry or trade associations, as part of a long-term international business plan for the benefit of the Association members and the industry.
- Between $5,000 and $50,000 is available to help Canadian firms bid against foreign competition for major capital projects outside Canada.

Other Information Provided
The Department produces a handbook that is included with the application. This guide provides information on various program requirements, program contacts and administrative details.

Contact
Debby Horoshok, PEMD Coordinator
International Trade Canada
4th Floor, 400 St. Mary Ave
Winnipeg, MB R3C 4K5
Phone: (204) 983-4540
Fax: (204) 983-3182

The Global Market Place (MB)
Manitoba Trade and Investment

Summary
While any successful business venture requires preparation, this is especially true when exporting. When researching and developing your export strategy, there are many issues you will need to consider. In addition to researching the market, competition, political environment and business etiquette, you will need to assess your export potential, understand trade rules and regulations focus on details such as advertising, promotion, getting your product or service to market and financing your exports.

Assistance Provided
To help you enter global markets, a variety of programs and services are available to Canadian exporters.

- *Team Canada Inc* (TCI) is a network of federal, provincial and territorial governments and agencies helping Canadian companies succeed in world markets. TCI makes it easier for businesses to get information and services from government to take advantage of international business opportunities. The Canada/Manitoba Business Service Centre is the front-line service for TCI in Manitoba and will advise businesses on export programs and services, foreign market intelligence, regulations, contacts and referrals to other government export services. The Centre houses an on-site research library with an extensive collection in international trade of export materials or visit their website at www.cbsc.org/manitoba. Additional information on Team Canada Inc can be found on their website at **http://exportsource.gc.ca.** The site also includes information on geographic and sector-specific market research reports and business opportunity summaries as well as an export diagnostic tool and the Interactive Export Planner.
- Manitoba Trade and Investment Corporation (an agency of Manitoba Industry, Economic Development and Mines) offers a wide range of programs and services for Manitoba businesses wishing to pursue international export opportunities. Trade Specialists and International Trade Consultants can help prepare your company for export readiness by providing counseling on export financing, trade procedures, export trading and awareness programs and international market intelligence. Programs such as the Trade Assistance Program (TAP) can assist your company in exhibiting at trade shows outside of the province. For additional information on programs and services visit: **www.manitoba-canada.com**.
- The *Department International Trade Canada* (ITCan) offers the Program for Export Market Development (PEMD). This program shares the cost of activities that companies normally could not or would not undertake alone, thereby helping to reduce the risks involved in entering a foreign market. The ITCan website (**www.itcan-cican.gc.ca**) helps large and small Canadian companies expand and succeed internationally, promotes Canada as a dynamic place to do business, and negotiates and administers trade agreements. The Foreign Affairs Canada (FAC) website (**www.fac-aec.gc.ca**) promotes peace, prosperity and Canadian values around the world.
- Manitoba Trade and Investment also assist Manitoba companies and organizations to secure contracts financed by Canada - based with international agencies and international financial institutions (IFIS) for consulting, civil works and procurement activities. International projects work with geographic officers and trade specialists at Manitoba Trade and Investment to identify opportunities for Manitoba companies in developing countries.

Contact

Team Canada Inc
Ph: 1-888-811-1119
Canada/Manitoba Business Service Centre
P.O. Box 2609
Room 250 - 240 Graham Avenue
Winnipeg, MB R3C 4B3
Phone: (204) 984-2272
Toll Free: 1-800-665-2019
Fax: (204) 983-3852
E-mail: manitoba@cbsc.ic.gc.ca
Internet: www.cbsc.org/manitoba

Trade Assistance Program (MB)
Manitoba Trade and Investment

Summary
Manitoba Trade is an agency of Intergovernmental Affairs and Trade. The Trade Assistance Program (TAP) assists small and medium-sized Manitoba firms to launch products in new markets outside the province by cost-sharing participation in a recognized trade show, or by assisting in the development of a website.

Eligibility Criteria:

- The program is open to Manitoba firms which either operate manufacturing facilities in the province or offer exportable services and have fewer than 125 employees. Qualified firms may apply to Manitoba Trade for details.
- Applicants will be required to show why the assistance is needed and what the long-term benefits the assistance will provide.

Terms and Conditions:

Trade Component:

- The assistance provided will consist of reimbursing approved applicants for the cost of the trade fair space costs only up to a maximum of $2,000.
- Space costs must not exceed 50 % of the total show costs.
- The program will be available primarily for trade shows outside of Canada. Participation in trade shows in Canada is restricted to new exporters who have no previous experience in exporting.
- Claims for reimbursement will be supported by proof of payment in the form of cancelled cheques for the total space costs plus the invoice from the show organizer.
- A show evaluation report is to accompany the claim.
- No duplication of support for the project will be allowed.

Design Component:

- A detailed proposal from a third party consultant should be submitted with the application.
- The assistance provided will consist of 50% of the expense of having an independent consultant create a design for promotional materials, i.e. brochures, packaging or labels, to be used in export markets.
- Design costs as well as translation expenses are eligible.
- Maximum assistance is $2,000.

Website Component:

- A detailed proposal from a third party consultant should be submitted with the application.
- The assistance will consist of 50% of the expense (up to a maximum of $500) of having an independent consultant create material for development of an internet website.
- Eligible expenses include layout, design, translations and/or photography sessions which will be used on the company website.
- One upgrade of a company's website will be allowed over a 3-year period up to a maximum of $500.

Application Procedure:

- Qualified firms may apply to Manitoba Trade for details.
- Application should be submitted as soon as participation is contemplated but not later than four weeks prior to the show.
- Only one application per fiscal year (April 1 to March 31) can be approved.
- Applicants will be contacted by a departmental representative in the course of preparing an evaluation of the application.

Contact

Manitoba Trade and Investment
An Agency of Intergovernmental Affairs and Trade
1100 – 259 Portage
Winnipeg, MB R3B 3P4
Phone: (204) 945-2466
Toll Free: 1-800-529-9981
Fax: (204) 957-1793
Website: http://www.gov.mb.ca/itm/trade/export/exhelp/extap.html

Western Regional Office
Room 131, 340 9th Street
Brandon, MB R7A 6C2
Phone: (204) 726-6250
Fax: (204) 726-6403

Trade Routes (CAN)
Canadian Heritage

Summary
Trade Routes is the first innovative, and market-driven initiative, specifically designed to facilitate the international business development (IBD) needs of Canada's multisectoral arts and cultural exporters, with a focus on small and medium-sized enterprises (SMEs), including Aboriginal, women and young exporters. Trade Routes is a flexible program that gives priority to initiatives that are part of a long-term industry export strategy.

Trade Routes has two components:

Export Preparedness
The purpose of this component is to contribute to arts and cultural sectors becoming more "export-ready." Support can be in the areas of:

- professional development in international business
- first-hand and online exposure to markets and their business practices
- development of new alliances and financial partnering
- development of marketing strategies
- innovative advertising tools and approaches

International Market Development
The purpose of this component is to assist arts and cultural sectors develop capacity to increase trade in arts and cultural products and services. Support can be in the area of:

- market information and market services
- feasibility studies
- strategic support at key trade shows and contact events
- innovative in-market tools (virtual trade shows, catalogues, etc.)
- incoming and outgoing trade/buyers missions (support for and participation in)
- business to business networking at international events, in Canada or internationally
- attendance at international trade shows and new markets

Proposals:

- must demonstrate how qualitative and/or quantitative direct business influence will be measured
- must support trade initiatives for Canadian cultural content (goods and/or services)
- are accepted year-round

Applicants must be Canadian-owned and controlled, profit or non-profit cultural organizations (corporations and associations) in activity for at least one year.

Eligible organizations also include national, provincial, municipal and community associations and export-service providers such as industry associations, service-based companies, academic institutions and chamber of commerce.

Contact
Trade and Investment Branch
Department of Canadian Heritage
15 Eddy St., 6th Floor
Gatineau, Quebec K1A 0M5
Toll Free: 1-866-999-7233
Email: traderoutescommerciales@pch.gc.ca
Website: www.canadianheritage.gc.ca/routes/

Appendix

Canada/Manitoba Business Service Centre

Canada/Manitoba Business Service Centre
Manitoba e-Future Centre
P.O. Box 2609, 250-240 Graham Avenue
Winnipeg, MB R3C 4B3
Phone: (204) 984-2272
Toll Free: 1-800-665-2019
Fax: (204) 983-3852
TTY: 1-800-457-8466
Website: www.cbsc.org/manitoba or www.e-future.ca/manitoba

Growing Opportunities (GO) Offices - by Region
Manitoba Agriculture, Food and Rural Initiatives

North Interlake GO Team

Arborg GO Centre
Box 2000,
317 River Road West
Arborg, MB R0C 0A0
Phone: (204) 376-3300
Fax: (204) 376-3311

Fisher Branch GO Office
Box 40
Main Street & Carpathian
Fisher Branch, MB R0C 0Z0
Phone: (204) 372-6526
Fax: (204) 372-6554

Ashern GO Centre
Box 260
43 Railway Avenue
Ashern, MB R0C 0E0
Phone: (204) 768-2782
Fax: (204) 768-2610

Lundar GO Office
Box 40
9 Main Street
Lundar, MB R0C 1Y0
Phone: (204) 762-5649
Fax: (204) 762-5577

South Interlake GO Team

Teulon GO Centre
Box 70
77 Main Street
Teulon, MB R0C 3B0
Phone: (204) 886-2696
Fax: (204) 886-3657

Selkirk GO Office
201-446 Main Street
Selkirk, MB R1A 1V7
Phone: (204) 785-5035
Fax: (204) 482-4383

Stonewall GO Office
Box 920
336 Main Street
Stonewall, MB R0C 2Z0
Phone: (204) 467-4700
Fax: (204) 467-5129

Dugald GO Office
Box 160
712 Dugald Road
Dugald, MB R0E 0K0
Phone: (204) 853-5170
Fax: (204) 853-5177

Eastman GO Team

Beausejour GO Centre
Box 50
20 First Street S.
Beausejour, MB R0E 0C0
Phone: (204) 268-6094
Fax: (204) 268-6060

Steinbach GO Office
242-323 Main Street
Steinbach, MB R5G 1Z2
Phone: (204) 346-6080
Fax: (204) 326-4309

St. Pierre GO Centre
Box 100
466 Sabourin Street S.
St. Pierre, MB R0A 1V0
Phone: (204) 433-7749
Fax: (204) 433-3282

Vita GO Office
Box 10
108 Main Street N.
Vita, MB R0A 2K0
Phone: (204) 425-5050
Fax: (204) 425-3513

Dominion City GO Office
Box 276
115 Waddell Avenue E.
Dominion City, MB R0A 0H0
Phone: (204) 427-2950
Fax: (204) 427-2224

Red River GO Team

Altona GO Centre
Box 969
67-2nd Street NE
Altona, MB R0G 0B0
Phone: (204) 324-2804
Fax: (204) 324-2803

Morris GO Office
Box 100
229 Main Street S.
Morris, MB R0G 1K0
Phone: (204) 746-2312
Fax: (204) 746-2932

Morden GO Office
536 Stephen Street
Morden, MB R6M 1T7
Phone: (204) 822-5461
Fax: (204) 822-4793

Starbuck GO Office
Box 40
12 Main Street
Starbuck, MB R0G 2P0
Phone: (204) 735-4080
Fax: (204) 735-4081

Carman GO Office
Box 667
65-3rd Street NE
Carman, MB R0G 0J0
Phone: (204) 745-5610
Fax: (204) 745-5605

Central Plains GO Team

Gladstone GO Centre
Box 532
Morris Avenue
Gladstone, MB R0J 0T0
Phone: (204) 385-6633
Fax: (204) 385-6636

Portage la Prairie GO Office
25 Tupper Street N.
Portage la Prairie, MB R1N 3K1
Phone: (204) 239-3352
Fax: (204) 239-3403

Treherne GO Office
Box 299
163 Smith Street
Treherne, MB R0G 2V0
Phone: (204) 723-3232
Fax: (204) 723-3234

Carberry GO Centre
Box 160
37 Main Street
Carberry, MB R0K 0H0
Phone: (204) 834-8815
Fax: (204) 834-8817

Pembina GO Team

Killarney GO Centre
Box 190
411 Broadway Avenue
Killarney, MB R0K 1G0
Phone: (204) 523-5260
Fax: (204) 523-5272

Somerset GO Centre
Box 189
279 Carleton Street
Somerset, MB R0G 2L0
Phone: (204) 744-4050
Fax: (204) 744-4060

Pilot Mound GO Office
Box 180
8 Fraser Street
Pilot Mound, MB R0G 1P0
Phone: (204) 825-3512
Fax: (204) 825-2176

Southwest GO Team

Virden GO Centre
Box 850
247 Wellington Street W.
Virden, MB R0M 2C0
Phone: (204) 748-4770
Fax: (204) 748-4775

Souris GO Centre
Box 850
Souris, MB R0K 2C0
Phone: (204) 483-2153
Fax: (204) 483-3094

Brandon GO Office
1129 Queens Avenue
Brandon, MB R7A 1L9
Phone: (204) 726-6482
Fax: (204) 726-6260

Melita GO Centre
Box 519
139 Main Street
Melita, MB R0M 1L0
Phone: (204) 522-3256
Fax: (204) 522-8054

Boissevain GO Office
Box 729
460 South Railway E.
Boissevain, MB R0K 0E0
Phone: (204) 534-2010
Fax: (204) 534-2015

South Parkland GO Team

Hamiota GO Centre
Box 50
35 Fourth Street SE
Hamiota, MB R0M 0T0
Phone: (204) 764-3010
Fax: (204) 764-3014

Minnedosa GO Office
Box 1198
36 Armitage Avenue
Minnedosa, MB R0J 1E0
Phone: (204) 867-6572
Fax: (204) 867-5696

Neepawa GO Office
Box 670
41 Main Street W.
Neepawa, MB R0J 1H0
Phone: (204) 476-7020
Fax: (204) 476-7094

Shoal Lake GO Office
Box 100
4th Avenue E.
Shoal Lake, MB R0J 1Z0
Phone: (204) 759-4050
Fax: (204) 759-2823

Russell GO Centre
Box 160
434 Main Street N.
Russell, MB R0J 1W0
Phone: (204) 773-5130
Fax: (204) 773-5139

Birtle GO Office
Birtle, MB
Phone: (204) 842-7700
Fax: (204) 842-7705

North Parkland GO Team

Dauphin GO Centre
27 Second Avenue SW
Dauphin, MB R7N 3E5
Phone: (204) 622-2042
Fax: (204) 638-2854

Ethelbert GO Office
Box 266
Ethelbert, MB R0L 0T0
Phone: (204) 742-4060
Fax: (204) 742-3721

Roblin GO Centre
Box 970
117-2nd Avenue N.
Roblin, MB R0L 1P0
Phone: (204) 937-6460
Fax: (204) 937-8307

Ste. Rose GO Office
Box 180
630 Central Avenue S.
Ste. Rose, MB R0L 1S0
Phone: (204) 447-4032
Fax: (204) 447-4070

Valleys North GO Team

Swan River GO Centre
Box 370
120-6th Avenue N.
Swan River, MB R0L 1Z0
Phone: (204) 734-3417
Fax: (204) 734-5271

The Pas GO Centre
236-3rd & Ross Avenue
The Pas, MB R9A 1M4
Phone: (204) 627-8255
Fax: (204) 623-1839

Manitoba Industry, Economic Development and Mines Offices

Small Business Development Branch
(A joint federal/provincial co-located office with Canada/Manitoba Business Service Centre)
P.O. Box 2609, 250 - 240 Graham Avenue
Winnipeg, MB R3C 4B3
Phone: (204) 984-2272
Toll Free: 1-800-665-2019
Fax: (204) 983-3852
TTY: 1-800-457-8466
Website: www.gov.mb.ca/itm/

Industry, Economic Development and Mines
Western Regional Office
Room 131, 340-9th Street
Brandon, MB R7A 6C2
Phone: (204) 726-6250
Toll Free: 1-800-282-8069
Fax: (204) 726-6403
Website: www.gov.mb.ca/itm/

Industry, Economic Development and Mines
1010-259 Portage Ave.
Winnipeg, MB R3B 3P4
Phone: (204) 945-1453
Toll Free: 1-800-282-8069
Fax: (204) 945-1193
Website: www.gov.mb.ca/itm/

Mineral Resources Division Office
360-1395 Ellice Avenue
Winnipeg, Manitoba R3G 3P2
Website: www.gov.mb.ca/itm/mrd/
Fax: (204) 945-8427 for Client Services and Mines Branch
Fax: (204) 945-1406 for Manitoba Geological Survey, ADM Office and Administrative Services
Fax: (204) 945-0586 Petroleum Branch

Manitoba Business Gateway Website
Website: http://www.gov.mb.ca/gb/

Manitoba Intergovernmental Affairs and Trade Offices

Manitoba Intergovernmental Affairs and Trade
Box 388, 726 Main Street West
Birtle, MB ROM OCO
Phone: (204) 842-5244
Fax: (204) 842-7718

Manitoba Intergovernmental Affairs and Trade
27 - 2nd Avenue S.W.
Dauphin, MB R7N 3E5
Phone: (204) 622-2158
Fax: (204) 622-2298

Manitoba Intergovernmental Affairs and Trade
Box 1420
203 South Railway Street
Killarney, MB ROK 1GO
Phone: (204) 523-8984
Fax: (204) 523-5202

Manitoba Intergovernmental Affairs and Trade
2022 Currie Blvd.
Box 22147
Brandon, MB R7A 6Y9
Phone: (204) 726-6275
Fax: (204) 726-6290

Manitoba Intergovernmental Affairs and Trade
3rd Floor
25 Tupper St. N.
Portage La Prairie, MB R1N 3K1
Phone: (204) 239-3405
Fax: (204) 239-3459

Manitoba Intergovernmental Affairs and Trade
Box 2000
Altona, MB R0G 0B0
Phone: (204) 324-1994
Fax: (204) 324-5151

Manitoba Intergovernmental Affairs and Trade
Box 389
206 Broadway St. N.
Deloraine, MB R0M 0M0
Phone: (204) 747-3332
Fax: (204) 747-2050

Manitoba Intergovernmental Affairs and Trade
100 - 23 Station Road
Thompson, MB R8N ON6
Phone: (204) 677-6700
Fax: (204) 778-4313

Manitoba Intergovernmental Affairs and Trade
103 - 235 Eaton Avenue
Selkirk, MB R1A 0W7
Phone: (204) 785-5005
Fax: (204) 785-5155

Manitoba Intergovernmental Affairs and Trade
P.O. Box 2550
The Pas, MB R9A 1M4
Phone: (204) 627-8389
Fax: (204) 627-8390

Manitoba Intergovernmental Affairs and Trade
P.O. Box 2680
335 - 323 Main Street
Steinbach, MB R0A 2A0
Phone: (204) 346-6246
Fax: (204) 326-5754

Manitoba Intergovernmental Affairs and Trade
Box 50
125 - 20 First St.
Beausejour, MB R0E 0C0
Phone: (204) 268-6063
Fax: (204) 268-6007

Manitoba Intergovernmental Affairs and Trade
323 North Railway Ave.
Morden, MB R6M 1S9
Phone: (204) 822-2840
Fax: (204) 822-2847